

Branch Office: PIMPRI CHINCHWAD
Applicant: VARSHARANI DATTATRAY KALE
DATTATRAYA MAHADEV KALE

Date: 25-Sep-2026
Ref No.: HOU/PM/0926/5223268

Guarantor: N/A
Address: W/O DATTATRAY KALE SHRI SWAMI SAMARTH, RESIDENCY FLAT. NO 204 NEAR MUMBAI PUNE HIGHWAY, DIGVIJAY COLONY, VADGAON MAVAL PUNE 412106, , Pune, MAHARASHTRA, 412106, India
Email: dattakale0707@gmail.com
Version No.: 5
Contact No. 9420093772

Dear Sir/Madam,

With reference to your loan application dated 16-09-2026, we are pleased to inform you that we have in principle sanctioned your loan, on the broad terms and conditions as under/overleaf with special conditions, if any.

1. Purpose of Loan	Housing Loan, Housing
2. Loan Amount	INR 1775000 (INR Seventeen Lakh Seventy Five Thousand Only)
Insurance Premium	INR 62125 (INR Sixty Two Thousand One Hundred and Twenty Five Only)
Total Loan Amount	INR 1837125 (INR Eighteen Lakh Thirty Seven Thousand One Hundred and Twenty Five Only)
3. Repayment Term	120 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -4.55% = 8.60% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 22877 (INR Twenty Two Thousand Eight Hundred and Seventy Seven Only)
8. Processing fees receivable:	INR 16751.00 (INR Sixteen Thousand Seven Hundred and Fifty One Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Flat No.1203, GAT NO146/4/1/2,, 12th Floor, NA, GAT NO146/4/1/2, SAHAWAS, NA, Vadgaon Maval, Pune, Pune, NA, Pune, MAHARASHTRA, India, 412106
11. Pre-payment Charges	As mentioned in MITC duly updated on the website
12. Overdue Charges	24% per annum

*Subject to change from time to time at the sole discretion of PNBHFL

SPECIAL CONDITIONS:

1. Subject to clearance of Processing Fees.
2. GST finfort to be done
3. Copy of live and completed work orders in M/s MB Kale Associates to be submitted
4. Applicant Car Loan of Rs. 4,19,624/- with Current POS. 1,86,517/- availed on 23-10-2024, Closure proof to be documented before disbursement
5. OCR proof and clearance from banking to be documented
6. Ownership of property is to be with main applicants or jointly with co-applicant
7. Resi-cum-office declaration in PNBHFL format to be submitted
8. Seller KYC, banking and Cibil to be documented and Seller FCU should be Positive
9. Sanction is Subject to Legal & Technical clearance of the property
10. Repayment to be taken through NACH mode only from Union Bank of India A/C no 6380
11. OCR clearance (if applicable) to be taken before disbursement.
12. Acknowledged Key Facts Statement to be taken.
13. Property being offered as collateral needs to be insured for the tenure of the loan

This Sanction Letter is subject to unconditional, absolute and irrevocable acceptance by the Borrower of the GTC*, and also available on PNBHFL's website (www.pnbhfl.com).

*Subject to change from time to time at the discretion of PNBHFL.

Customer Service Manager: Sandeep Sitaram Shinde
Landline No: 1800 120 8800

Relationship Manager:

Branch Address: PNB Housing Finance Ltd. Office No. 302, 3rd Floor, Gheewala complex, Station Road, Chinchwad,
Pune

We look forward to hearing from you and assure you best of our service always.

Thanking you,

Yours faithfully

For PNB Housing Finance Limited

Accepted all terms and conditions

(Authorised Signatory)

Borrower(s)(Name / Signature)
VARSHARANI DATTATRAY KALE
DATTATRAYA MAHADEV KALE